



# Origination Suite Consumer lending origination

Unlock flexible and compliant  
consumer lending



## Modern consumer lending, reimagined

Consumers expect the speed and simplicity of fintech when applying for personal loans. Traditional paper-heavy processes slow approvals, frustrate applicants and cause drop-offs.

FIS® Origination Suite combines enterprise-scale infrastructure with an innovative, AI-driven platform that streamlines consumer lending origination with digital applications, e-signature, document capture and real-time booking. Banks and credit unions increase approvals, lower OpEx and deliver faster funding while keeping fraud and compliance in check.

## Key differentiators

- **Embedded risk and compliance:** Integrated fraud mitigations ensure regulatory confidence without manual slowdowns.
- **Conversion-focused workflows:** Streamlined processes accelerate completion and reduce drop-off.
- **Cross-channel consistency:** One origination platform across digital, branch and call center ensures a seamless customer and member journey.
- **Customization without complexity:** The Product Configuration Module is a low-code/no-code framework with over 200 configuration options, empowering clients to manage both initial setup and ongoing program management efficiently.

## Origination Suite capabilities

- Digital loan application (mobile-first)
- E-signature & disclosure management
- Embedded KYC tooling; ID + selfie verification
- Enhanced digital mitigations & risk orchestration
- Real-time booking
- ACH disbursement capture
- Cross-channel integration (branch, digital, call center)
- Common brand & digital platform integration

## Coming soon for FIS cores

- Campaign management at onboarding
- Prefill for existing customers and members



## Consumer lending origination features include:

### Application & workflow

- Digital-first origination journey with branch, digital and call center parity
- Workflow management system with exception routing, queues and SLAs
- Prefill pulls customer and member data from existing records to reduce application time
- E-signature & disclosure management with version control and full audit trail

### Risk & compliance

- Embedded KYC with biometric ID + selfie verification
- Enhanced fraud mitigations (device, velocity and geolocation)
- Risk orchestration engine enables policy tuning by product, geography or channel

### Funding & integration

- Real-time booking instantly posts loan approvals to core systems
- ACH funding capture secures disbursements at origination
- Cross-channel integration across digital, branch and call center

## Benefits for financial institutions

- Cut average loan onboarding time from days to minutes
- Lower abandonment rates with a conversion-optimized flow
- Scale origination across all channels on a single platform
- Reduce fraud losses with multi-layered digital mitigations
- Simplify compliance reporting with audit-ready disclosures and decision logs

## Benefits for retail consumers

- Apply anytime, anywhere with a mobile optimized loan journey
- Fewer interruptions thanks to a data prefill and automated checks
- Faster funding with real-time booking and ACH capture

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Our **technology** powers the global economy across the money lifecycle.



**Money  
at rest**

Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.



**Money in  
motion**

Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.



**Money  
at work**

Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.



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